

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | Jonathan I. Munn | Social Security number or ITIN | xxx-xx-2378 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | Christy L. Cibrone | Social Security number or ITIN | xxx-xx-3999 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 12-21233-GLT | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jonathan I. Munn

Christy L. Cibrone

8/16/17

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jonathan I. Munn
 Christy L. Cibrone
 Debtors

Case No. 12-21233-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Aug 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2017.

db/jdb +Jonathan I. Munn, Christy L. Cibrone, 2935 Pioneer Avenue, Pittsburgh, PA 15226-2037
 cr CitiMortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 13370236 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
 (address filed with court: Columbia Gas of Pennsylvania, 200 Civic Center Dr 11th Floor,
 Columbus OH 43215)
 13423480 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
 13358706 +Equitable Gas Company, c/o Donna Treemarchi, 225 North Shore Drive,
 Pittsburgh, PA 15212-5860
 13320750 +Mason Shoe Company, 1515 S. 21st Street, Clinton, IA 52732-6676
 14196764 +MidFirst Bank, 999 NW Grand Blvd., Ste. 100, Oklahoma City, OK 73118-6051
 13408396 +Nationwide Credit Service LLC, P.O. Box 1787, Longview WA 98632-8107
 13320753 South Hills Orthopaedic, 509 Mongahela Building, Morgantown, WV 26507
 13810063 U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184,
 Harrisburg, PA 17106-9184
 13369640 US Department of Education, Direct Loan Servicing Center, PO BOX 5609,
 Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 17 2017 01:43:47 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr EDI: RECOVERYCORP.COM Aug 17 2017 01:38:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13374000 EDI: AIS.COM Aug 17 2017 01:38:00 American InfoSource LP as agent for,
 InSolve Recovery, LLC, PO Box 269093, Oklahoma City, OK 73126-9093
 13320748 EDI: CIAC.COM Aug 17 2017 01:38:00 CitiMortgage, PO Box 183040, Columbus, OH 43218-3040
 13380070 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Aug 17 2017 01:44:49 Duquesne Light Company,
 c/o Bernstein Law Firm, 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1908
 13444312 EDI: RMSC.COM Aug 17 2017 01:38:00 GE Capital Retail Bank,
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605
 13320749 +EDI: RMSC.COM Aug 17 2017 01:38:00 GECRB/Sams Club, P.O. Box 981400,
 El Paso, TX 79998-1400
 13416098 EDI: RESURGENT.COM Aug 17 2017 01:38:00 LVNV Funding, LLC its successors and assigns as,
 assignee of CitiFinancial, Inc., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 13320751 +EDI: IIC9.COM Aug 17 2017 01:38:00 Michael A LeDonne DDS, c/o IC Systems Inc.,
 PO Box 64378, Saint Paul, MN 55164-0378
 13344448 +E-mail/Text: bknotice@ncmlc.com Aug 17 2017 01:44:10 National Capital Management, LLC,
 agent for GE Capital Retail Bank, 8245 Tournament Drive, Suite 230,
 Memphis, TN 38125-1741
 13320752 +EDI: AGFINANCE.COM Aug 17 2017 01:38:00 One Main Financial, 3613 Library Road,
 Pittsburgh, PA 15234-2269
 13329789 E-mail/Text: ebn@vativrecovery.com Aug 17 2017 01:43:07 Palisades Acquisition IX, LLC,
 Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX, L,
 PO Box 40728, Houston TX 77240-0728
 13444313 EDI: RECOVERYCORP.COM Aug 17 2017 01:38:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13320755 EDI: WFFC.COM Aug 17 2017 01:38:00 Wells Fargo Auto Finance, PO Box 29704,
 Phoenix, AZ 85038-9704
 13372978 EDI: WFFC.COM Aug 17 2017 01:38:00 Wells Fargo Bank, N.A.,,
 dba Wells Fargo Dealer Services, P.O. Box 19657, Irvine, CA 92623-9657
 13693194 EDI: ECAST.COM Aug 17 2017 01:38:00 eCAST Settlement Corporation, POB 29262,
 New York, NY 10087-9262

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr* +MidFirst Bank, 999 NW Grand Blvd., Ste. 100, Oklahoma City, OK 73118-6051
 13320754 ##+U.S. Department of Education, PO Box 5202, Greenville, TX 75403-5202

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: gamr
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 18, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Joint Debtor Christy L. Cibrone julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bes
tcase.com
Kenneth Steidl on behalf of Debtor Jonathan I. Munn julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bes
tcase.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7